12-12020-mg Doc 8315-20 Filed 03/16/15 Entered 03/16/15 16:35:27 Exhibit Q to Declaration Pg 1 of 5

Exhibit Q

12-12020-mg Doc 8315-20 Filed 03/16/15 ** Entered 03/16/15 16:35:27

CUSTOMER INFORMATION

Account Number:

Home Phone #:

to Declaration Pessp 2 of 5

Name:

William J Futrell

(765)288-0600

6646

8391 N 550 W BRYANT

IN 47326



Visit us at ocwen.mortgagebanksite.com for account information.

WILLIAM J FUTRELL THOMAS D MARAGOLIS, ATTORNEY AT LAW 125 E CHARLES ST MUNCIE IN 47305-2478



Account Inform	mation		
Account Number	6646		
Statement Date	February 18, 2013		
Maturity Date	March 01, 2031		
Interest Rate	8.50000		
Interest Paid Year-to-Date	\$0.00		
Taxes Paid Year-to-Date	\$0.00		
Escrow Balance	\$1,128.43-		
Principal Balance(PB)°	\$75,326.06		

Details of Amount	Due/Paid
Principal and Interest	\$656.86
Subsidy/Buydown	\$0.00
Escrow	\$76.77
Amount Past Due	\$14,387.70
Outstanding Late Charges	\$65.68
Other	\$474.50
Total Amount Due	\$15,661.51
Account Due Date	July 01, 2011

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PROP INSPECTION FEE	06/01/11	02/08/13	\$21.75						\$21.75

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

!Attention Military Families! We are committed to doing what we can to support our customers in the military. If you or a member of your family are in the military and are experiencing a financial hardship, please contact us at 866-961-1412 or email us at Military.Families@mortgagebanksite.com to discuss your situation and identify possible alternatives.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures

Mail This Portion With Your Payment

		N	iortgage Pay
Account Number	Due Date	Mortgage Payment	Total Amount Due
5646	07/01/11	\$733.63	\$15,661.51
WILLIAM J FUTRELL		Please assist us	in applying

	\$733.63	\$15,661.51			
	Please assist us in applying your payment				
20	Full Payment(s)	\$			
m	ADDITIONAL Principal	\$			
ra H	ADDITIONAL Escrow	5			
Ä	Late Charge	\$			
	Other Fees (please specify)	\$			
	Total Amount Enclosed	\$			

Amount Due With Late Fee if Received 15 Days AFTER Due Date \$733.63

Sign here to receive information on monthly ACH. See back for details.

XX

OCWEN LOAN SERVICING, LLC PO BOX 9001719 LOUISVILLE KY 40290-1719

հանվակարկանցիկն վեսիկորհիրոկիլույին, ուլիկի

12-12:00:00=1163ympt@8945-20 Filed 03/16/15 Entered 03/16/15 16:35:27 Exhibit 0

Online Payment Services — Pay your not pe claration you register for Account Access at ocwen.mortgagebanksite.com, log-in, and follow the enrollment instructions or sign the box on the front of the statement and Ocwen will send you additional information on enrolling in one of our automatic payment programs.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

Ocwen Loan Servicing, LLC, Attn: Payment Processing PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

Ocwen Loan Servicing, LLC, 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or ocwen.mortgagebanksite.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries
Ocwen Loan Servicing, LLC
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills Ocwen Loan Servicing, LLC P.O. Box 4025 Coraopolis, PA 15108-6942 1-800-256-9962

Tax Bills
Ocwen Loan Servicing, LLC
Attn: Tax Dept.
PO. Box 961219
FT. Worth, TX 76161-0219
1-877-261-5760

Tax Bills in PA or MA Ocwen Loan Servicing, LLC Attn: Tax Dept. P.O. Box 961241 Ft. Worth, TX 76161-0241 1-877-261-5760

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: Ocwen Loan Servicing, LLC, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Important Notice — Ocwen may be attempting to collect a debt and any information obtained will be used for that purpose. Ocwen may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, Ocwen may charge a fee for processing payoff requests.

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

NMLS#: 1852 NC Permit No. 3946

IMPORTANT INFORMATION

Schedule of Standard Servicing Fees for Indiana

Fee Name	Fee Description	Estimated Fee Amount	
Balloon Reset/Cast	Fee required to reset balloon loans or recast a loan when loan documents allow for this function.	\$170-\$1200 (includes hard dollar costs which range by county)	
Broker Price Opinion (BPO)	Brokers or other qualified individuals provide an estimate of the market value of property.	\$83.00 - \$150.00	
Inspection	Inspections are performed to ensure that the property is occupied and appropriately maintained.	\$16.50 - \$42.00	
Late Charges	Penalty charged to the borrower if a payment is received past the grace days.	Fees assessed according to loan documents	
Non Sufficient Funds (NSF) Fee	Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc).	No Charge	
Pay by Phone	One time charge to a borrower to make a payment using the pay by phone service. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50 via phone \$12.50 via customer service	
Payoff Statement	Fee charged when a payoff statement is requested to be mailed or faxed.	No Charge	
Recording Fee	Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full.	\$12.00 - \$14.50	
Subordination Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan.			
Wire	Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50	



12-12020-mg Doc 8315-20 Filed 03/16/15 Entered 03/16/15 16:35:27 Exhibit Q to Declaration Pg 5 of 5